

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: SAAD, EVAN S  
SAAD, FELICIA C

§ Case No. 08-10104

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

CHARLES J. MYLER, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$448,997.00

Assets Exempt: \$0.00

Total Distribution to Claimants: \$1,957.16

Claims Discharged

Without Payment: \$133,269.49

Total Expenses of Administration: \$5,545.68

3) Total gross receipts of \$ 7,502.84 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$7,502.84 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$380,172.50	\$380,172.50	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	4,045.59	5,545.68	5,545.68	5,545.68
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	6,666.16	6,666.16	1,957.16
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	133,269.49	133,269.49	0.00
<b>TOTAL DISBURSEMENTS</b>	<b>\$4,045.59</b>	<b>\$525,653.83</b>	<b>\$525,653.83</b>	<b>\$7,502.84</b>

4) This case was originally filed under Chapter 7 on April 23, 2008.  
The case was pending for 16 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/08/2009 By: /s/CHARLES J. MYLER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Debtors seller-financed sale of a restaurant Fox	1129-000	7,500.00
Interest Income	1270-000	2.84
<b>TOTAL GROSS RECEIPTS</b>		<b>\$7,502.84</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Hinsdale Bank & Trust Company	4110-000	N/A	5,925.32	5,925.32	0.00
CitiMortgage Inc.	4110-000	N/A	374,247.18	374,247.18	0.00
<b>TOTAL SECURED CLAIMS</b>		<b>\$0.00</b>	<b>\$380,172.50</b>	<b>\$380,172.50</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
CHARLES J. MYLER	2100-000	N/A	1,500.09	1,500.09	1,500.09
Charles J. Myler	2200-000	N/A	45.59	45.59	45.59
Myler, Ruddy & McTavish	3110-000	N/A	4,000.00	4,000.00	4,000.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	5,545.68	5,545.68	5,545.68

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Internal Revenue Service	5800-000	N/A	3,200.16	3,200.16	939.56
Illinois Department of Revenue	5800-000	N/A	1,843.00	1,843.00	541.10
Illinois Department of Revenue	5800-000	N/A	1,623.00	1,623.00	476.50
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		0.00	6,666.16	6,666.16	1,957.16

**EXHIBIT 7 -GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
GE Consumer Finance	7100-000	N/A	20,389.74	20,389.74	0.00
Recovery Management Systems Corporation	7100-000	N/A	82.99	82.99	0.00
Discover Bank/DFS Services LLC	7100-000	N/A	13,774.79	13,774.79	0.00
Discover Bank/DFS Services LLC	7100-000	N/A	8,141.30	8,141.30	0.00
PYOD LLC its successors and assigns as assignee of	7100-000	N/A	11,525.56	11,525.56	0.00
PYOD LLC its successors and assigns as assignee of	7100-000	N/A	12,597.90	12,597.90	0.00
Internal Revenue Service	7100-000	N/A	1,107.24	1,107.24	0.00
Hudson & Keyse LLC	7100-000	N/A	6,485.76	6,485.76	0.00
CHASE BANK USA	7100-000	N/A	710.27	710.27	0.00
CHASE BANK USA	7100-000	N/A	4,938.33	4,938.33	0.00
CHASE BANK USA	7100-000	N/A	5,748.99	5,748.99	0.00
Chase Bank USA, NA	7100-000	N/A	8,734.05	8,734.05	0.00
LVNV Funding LLC	7100-000	N/A	494.83	494.83	0.00
LVNV Funding LLC	7100-000	N/A	8,318.19	8,318.19	0.00
LVNV Funding LLC	7100-000	N/A	2,157.06	2,157.06	0.00
American InfoSource L.P.	7100-000	N/A	27,754.49	27,754.49	0.00
Illinois Department of Revenue	7200-000	N/A	308.00	308.00	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		0.00	133,269.49	133,269.49	0.00

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 08-10104  
Case Name: SAAD, EVAN S  
SAAD, FELICIA C  
Period Ending: 09/08/09

Trustee: (330510) CHARLES J. MYLER  
Filed (f) or Converted (c): 04/23/08 (f)  
§341(a) Meeting Date: 05/19/08  
Claims Bar Date: 08/22/08

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 419 Flagstone Ct, North Aurora, IL 60542, FMV b	320,000.00	0.00	DA	0.00	FA
2 218 Linn Ct. Unit C, North Aurora, IL 60542, FMV	120,000.00	0.00	DA	0.00	FA
3 on person	30.00	0.00	DA	0.00	FA
4 Bank of America - Checking	30.00	0.00	DA	0.00	FA
5 cloth sofa, loveseat & chair (8 yo), 52" project	1,796.00	0.00	DA	0.00	FA
6 necessary wearing apparel	400.00	0.00	DA	0.00	FA
7 wedding bands & engagement ring, 1/2 ct diamond	150.00	0.00	DA	0.00	FA
8 2007 income tax refund will be \$151 federal and	441.00	0.00	DA	0.00	FA
9 Car accident claim from February 29, 2008, repre	Unknown	0.00	DA	0.00	FA
10 1995 Pontiac Grand Am, 140,000 miles, condition	1,525.00	0.00	DA	0.00	FA
11 2003 Pontiac Montana, 114,000 miles	4,625.00	0.00	DA	0.00	FA
12 Debtors seller-financed sale of a restaurant Fox	0.00	0.00		7,500.00	FA
Int INTEREST (u)	Unknown	N/A		2.84	FA
13 Assets Totals (Excluding unknown values)	\$448,997.00	\$0.00		\$7,502.84	\$0.00

#### Major Activities Affecting Case Closing:

Trustee has settled adversary case; will seek approval of settlement by court and file final report

Initial Projected Date Of Final Report (TFR): December 31, 2008

Current Projected Date Of Final Report (TFR): March 14, 2009 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-10104  
Case Name: SAAD, EVAN S  
SAAD, FELICIA C  
Taxpayer ID #: 35-6789344  
Period Ending: 09/08/09

Trustee: CHARLES J. MYLER (330510)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*\*99-65 - Money Market Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
08/07/08	{12}	Andres Restaurant, Inc.	Payment on contract	1129-000	500.00		500.00
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.03		500.03
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.06		500.09
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	0.05		500.14
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.03		500.17
12/01/08	{12}	Andres Restaurant, Inc.	Final payment on settlement	1129-000	7,000.00		7,500.17
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.45		7,500.62
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.30		7,500.92
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.28		7,501.20
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.32		7,501.52
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.30		7,501.82
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.29		7,502.11
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.32		7,502.43
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.31		7,502.74
08/11/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.10		7,502.84
08/11/09		To Account #*****9966	Transfer to checking	9999-000		7,502.84	0.00

<b>ACCOUNT TOTALS</b>	7,502.84	7,502.84	\$0.00
Less: Bank Transfers	0.00	7,502.84	
<b>Subtotal</b>	<b>7,502.84</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$7,502.84</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-10104  
Case Name: SAAD, EVAN S  
SAAD, FELICIA C  
Taxpayer ID #: 35-6789344  
Period Ending: 09/08/09

Trustee: CHARLES J. MYLER (330510)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*99-66 - Checking Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/11/09		From Account #*****9965	Transfer to checking	9999-000	7,502.84		7,502.84
08/11/09	101	CHARLES J. MYLER	Trustee fee	2100-000		1,500.09	6,002.75
08/11/09	102	Charles J. Myler	Trustee expenses	2200-000		45.59	5,957.16
08/11/09	103	Myler, Ruddy & McTavish	Attorneys for trustee fee	3110-000		4,000.00	1,957.16
08/11/09	104	Internal Revenue Service	SS#xxxx1867 and 9482	5800-000		939.56	1,017.60
08/11/09	105	Illinois Department of Revenue	TIN 20-1834136	5800-000		541.10	476.50
08/11/09	106	Illinois Department of Revenue	TID#3709-9566	5800-000		476.50	0.00

ACCOUNT TOTALS	7,502.84	7,502.84	\$0.00
Less: Bank Transfers	7,502.84	0.00	
Subtotal	0.00	7,502.84	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$7,502.84	

Net Receipts :	7,502.84
Net Estate :	\$7,502.84

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-****99-65	7,502.84	0.00	0.00
Checking # ***-****99-66	0.00	7,502.84	0.00
	\$7,502.84	\$7,502.84	\$0.00